

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lori A. Kipikasa  
Debtor

Case No. 17-04847-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CKovach  
Form ID: 309A

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +Lori A. Kipikasa, 40 Eurana Avenue, Weatherly, PA 18255-1528  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4995557 +Debt Recovery Solutions, 6800 Jericho Tpke., Suite 113F, Syosset, NY 11791-4401  
4995559 +Hamilton Law Group, P. O. Box 90301, Allentown, PA 18109-0301  
4995560 Hazleton General & Osteopathic, P. O. Box 1388, Kingston, PA 18704-0379  
4995561 Hazleton Imaging, 101 S. Church St., Hazleton, PA 18201-6279  
4995564 Law Offices of Tony Ross, 126 S. Main St., Pittston, PA 18640-1793  
4995565 +Lehigh Valley Health Network, 700 E. Broad St., Hazleton, PA 18201-6835  
4995568 +Nationstar Mortgage, P. O. Box 619094, Dallas, TX 75261-9094  
4995571 PNC Bank, P. O. Box 1366, Pittsburgh, PA 15230-1366  
4995572 PNC Bank, P. O. Box 5570, Cleveland, OH 44101-0570  
4995574 PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392  
5001781 Palmerton Community Ambulance Assoc, c/o Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301  
4995569 Penn Credit, P. O. Box 988, Harrisburg, PA 17108-0988  
4995570 +Penn Credit Corporation, 916 S. 14th St., Harrisburg, PA 17104-3425  
4995575 Quest Diagnostics, P. O. Box 740775, Cincinnati, OH 45274-0775  
4995577 +Trident Asset Management, P. O. Box 888424, Atlanta, GA 30356-0424  
4999484 +U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
5013950 +U.S. Dept. of HUD, 451 Seventh St. SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dsgrdg@ptdprolog.net Feb 23 2018 18:53:41 David S. Gellert,  
David S Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606  
tr +E-mail/Text: wschwab@ig7technology.com Feb 23 2018 18:54:46 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighon, PA 18235-0056  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 23 2018 18:54:31 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4995552 +EDI: AMEREXPR.COM Feb 23 2018 18:58:00 American Express, P. O. Box 981537,  
El Paso, TX 79998-1537  
4995553 EDI: CAPITALONE.COM Feb 23 2018 18:58:00 Capital One, P. O. Box 30285,  
Salt Lake City, UT 84130-0285  
4995554 +E-mail/Text: bankruptcy@cavps.com Feb 23 2018 18:54:37 Cavalry Portfolio Services,  
500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2322  
4995555 +EDI: CITICORP.COM Feb 23 2018 18:58:00 Citibank, P. O. Box 6500,  
Sioux Falls, SD 57117-6500  
4995556 EDI: RCSFNBMARIN.COM Feb 23 2018 18:58:00 Credit One Bank, P. O. Box 98873,  
Las Vegas, NV 89193-8873  
4995558 EDI: DISCOVER.COM Feb 23 2018 18:58:00 Discover Financial Services, P. O. Box 15316,  
Wilmington, DE 19850  
4999503 EDI: DISCOVER.COM Feb 23 2018 18:58:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4995563 +EDI: RMSC.COM Feb 23 2018 18:58:00 J C Penney, Synchrony Bank, P. O. Box 965007,  
Orlando, FL 32896-5007  
4995562 EDI: RMSC.COM Feb 23 2018 18:58:00 J C Penney, Synchrony Bank, P. O. Box 965060,  
Orlando, FL 32896-5060  
4995566 +EDI: MID8.COM Feb 23 2018 18:58:00 Midland Credit Management Inc.,  
2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709  
4995567 +EDI: MID8.COM Feb 23 2018 18:58:00 Midland Funding LLC, 2365 Northside Dr., Suite 300,  
San Diego, CA 92108-2709  
5004974 +EDI: MID8.COM Feb 23 2018 18:58:00 Midland Funding, LLC,  
Midland Credit Management Inc as agent, Midland Funding, LLC, PO Box 2011,  
Warren, MI 48090-2011  
4995573 EDI: PRA.COM Feb 23 2018 18:58:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd.,  
Norfolk, VA 23502  
4996153 +EDI: PRA.COM Feb 23 2018 18:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4995576 E-mail/Text: bankruptcy@remitcorp.com Feb 23 2018 18:54:32 Remit Corporation,  
36 W. Main St., Bloomsburg, PA 17815  
4995578 EDI: VERIZONCOMB.COM Feb 23 2018 18:58:00 Verizon, P. O. Box 28000,  
Lehigh Valley, PA 18002-8000  
4995579 +EDI: RMSC.COM Feb 23 2018 18:58:00 Wal-Mart, Synchrony Bank, P. O. Box 965024,  
Orlando, FL 32896-5024

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

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cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

David S. Gellert on behalf of Debtor 1 Lori A. Kipikasa dsgrdg@ptdprolog.net  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Lori A. Kipikasa** Social Security number or ITIN **xxx-xx-6203**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **Middle District of Pennsylvania** Date case filed in chapter **13**  
**November 27, 2017**  
 Case number: **5:17-bk-04847-RNO** Date case converted to chapter **7** **February**  
**5, 2018**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lori A. Kipikasa	
2. All other names used in the last 8 years		
3. Address	40 Eurana Avenue Weatherly, PA 18255	
4. Debtor's attorney Name and address	David S. Gellert David S Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone 610 779-8000 Email: <a href="mailto:dsgrda@ptdprolog.net">dsgrda@ptdprolog.net</a>
5. Bankruptcy trustee Name and address	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: <a href="mailto:schwab@uslawcenter.com">schwab@uslawcenter.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: February 23, 2018
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 27, 2018 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Council Chambers, Hazleton City Hall, 40 N. Church St, Hazleton, PA 18201</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: May 26, 2018</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	